



LONG-TERM DISABILITY INSURANCE



MAXIMUM MONTHLY BENEFITS TABLE

ANNUAL SALARY	Issue and participation limits - Up to and including \$15,000 monthly income benefit (from all sources - individual, association, group long-term disability)		
	SELF-EMPLOYED (not eligible for employment insurance benefits available with any start date)	EMPLOYEES	
		Amount available with any start date	Additional amount available with 120 day start date
\$8,000 to \$10,000	\$800	\$400	\$400
\$10,001 to \$12,000	\$900	\$400	\$500
\$12,001 to \$14,000	\$1,000	\$400	\$600
\$14,001 to \$16,000	\$1,100	\$400	\$700
\$16,001 to \$18,000	\$1,200	\$400	\$800
\$18,001 to \$20,000	\$1,300	\$400	\$900
\$20,001 to \$22,000	\$1,400	\$500	\$900
\$22,001 to \$24,000	\$1,500	\$500	\$1,000
\$24,001 to \$26,000	\$1,600	\$600	\$1,000
\$26,001 to \$28,000	\$1,700	\$600	\$1,100
\$28,001 to \$30,000	\$1,800	\$700	\$1,100
\$30,001 to \$32,000	\$1,900	\$700	\$1,200
\$32,001 to \$34,000	\$2,000	\$800	\$1,200
\$34,001 to \$36,000	\$2,100	\$900	\$1,200
\$36,001 to \$39,000	\$2,200	\$900	\$1,300
\$39,001 to \$41,000	\$2,300	\$1,000	\$1,300
\$41,001 to \$43,000	\$2,400	\$1,100	\$1,300
\$43,001 to \$45,000	\$2,500	\$1,200	\$1,300
\$45,001 to \$48,000	\$2,600	\$1,300	\$1,300
\$48,001 to \$50,000	\$2,700	\$1,400	\$1,300
Over \$50,000			
\$50,001 to \$52,000	\$2,800	\$1,500	\$1,300
\$52,001 to \$55,000	\$2,900	\$1,600	\$1,300
\$55,001 to \$57,000	\$3,000	\$1,700	\$1,300
\$57,001 to \$59,000	\$3,100	\$1,800	\$1,300
\$59,001 to \$62,000	\$3,200	\$1,900	\$1,300
\$62,001 to \$64,000	\$3,300	\$2,000	\$1,300
\$64,001 to \$67,000	\$3,400	\$2,100	\$1,300
\$67,001 to \$69,000	\$3,500	\$2,200	\$1,300
\$69,001 to \$70,000	\$3,600	\$2,300	\$1,300

ANNUAL SALARY	Issue and participation limits - Up to and including \$15,000 monthly income benefit (from all sources - individual, association, group long-term disability)		
	SELF-EMPLOYED (not eligible for employment insurance benefits available)	EMPLOYEES	
		Amount available with any start date	Additional amount available with 120 day start date
Over \$70,000			
\$70,001 to \$71,000	\$3,700	\$2,400	\$1,300
\$71,001 to \$72,000	\$3,800	\$2,500	\$1,300
\$72,001 to \$74,000	\$3,900	\$2,600	\$1,300
\$74,001 to \$77,000	\$4,000	\$2,600	\$1,400
\$77,001 to \$80,000	\$4,100	\$2,700	\$1,400
\$80,001 to \$82,000	\$4,200	\$2,800	\$1,400
\$82,001 to \$85,000	\$4,300	\$2,900	\$1,400
\$85,001 to \$87,000	\$4,400	\$3,000	\$1,400
\$87,001 to \$90,000	\$4,500	\$3,100	\$1,400
\$90,001 to \$92,000	\$4,600	\$3,200	\$1,400
\$92,001 to \$95,000	\$4,700	\$3,300	\$1,400
\$95,001 to \$97,000	\$4,800	\$3,400	\$1,400
\$97,001 to \$100,000	\$4,900	\$3,500	\$1,400
Over \$100,000			
\$100,001 to \$102,000	\$5,000	\$3,700	\$1,300
\$102,001 to \$105,000	\$5,100	\$3,800	\$1,300
\$105,001 to \$108,000	\$5,200	\$3,900	\$1,300
\$108,001 to \$111,000	\$5,300	\$4,000	\$1,300
\$111,001 to \$113,000	\$5,400	\$4,100	\$1,300
\$113,001 to \$115,000	\$5,500	\$4,200	\$1,300
\$115,001 to \$118,000	\$5,600	\$4,300	\$1,300
\$118,001 to \$121,000	\$5,700	\$4,400	\$1,300
\$121,001 to \$126,000	\$5,800	\$4,500	\$1,300
\$126,001 to \$128,000	\$5,900	\$4,600	\$1,300
\$128,001 to \$131,000	\$6,000	\$4,700	\$1,300
\$131,001 to \$134,000	\$6,100	\$4,800	\$1,300
\$134,001 to \$137,000	\$6,200	\$4,900	\$1,300
\$137,001 to \$140,000	\$6,300	\$5,000	\$1,300
\$140,001 to \$143,000	\$6,400	\$5,100	\$1,300
\$143,001 to \$146,000	\$6,500	\$5,200	\$1,300
\$146,001 to \$150,000	\$6,600	\$5,300	\$1,300
Over \$150,000			
\$150,001 to \$153,000	\$6,700	\$5,500	\$1,200
\$153,001 to \$156,000	\$6,800	\$5,600	\$1,200
\$156,001 to \$160,000	\$6,900	\$5,700	\$1,200
\$160,001 to \$163,000	\$7,000	\$5,800	\$1,200

ANNUAL SALARY	Issue and participation limits - Up to and including \$15,000 monthly income benefit (from all sources - individual, association, group long-term disability)		
	SELF-EMPLOYED (not eligible for employment insurance benefits available)	EMPLOYEES	
		Amount available with any start date	Additional amount available with 120 day start date
\$163,001 to \$167,000	\$7,100	\$5,900	\$1,200
\$167,001 to \$170,000	\$7,200	\$6,000	\$1,200
\$170,001 to \$174,000	\$7,300	\$6,100	\$1,200
\$174,001 to \$178,000	\$7,400	\$6,200	\$1,200
\$178,001 to \$181,000	\$7,500	\$6,300	\$1,200
\$181,001 to \$186,000	\$7,600	\$6,400	\$1,200
\$186,001 to \$189,000	\$7,700	\$6,500	\$1,200
\$189,001 to \$191,000	\$7,800	\$6,600	\$1,200
\$191,001 to \$194,000	\$7,900	\$6,700	\$1,200
\$194,001 to \$198,000	\$8,000	\$6,800	\$1,200
\$198,001 to \$200,000	\$8,100	\$6,900	\$1,200
Over \$200,000			
\$200,001 to \$206,000	\$8,200	\$7,000	\$1,200
\$206,001 to \$208,000	\$8,300	\$7,100	\$1,200
\$208,001 to \$210,000	\$8,400	\$7,200	\$1,200
\$210,001 to \$212,000	\$8,500	\$7,300	\$1,200
\$212,001 to \$220,000	\$8,600	\$7,400	\$1,200
\$220,001 to \$224,000	\$8,700	\$7,500	\$1,200
\$224,001 to \$227,000	\$8,800	\$7,600	\$1,200
\$227,001 to \$230,000	\$8,900	\$7,700	\$1,200
\$230,001 to \$233,000	\$9,000	\$7,800	\$1,200
\$233,001 to \$236,000	\$9,100	\$7,900	\$1,200
\$236,001 to \$239,000	\$9,200	\$8,000	\$1,200
\$239,001 to \$243,000	\$9,300	\$8,100	\$1,200
\$243,001 to \$250,000	\$9,400	\$8,200	\$1,200
Over \$250,000			
\$250,001 to \$253,000	\$9,500	\$8,300	\$1,200
\$253,001 to \$256,000	\$9,600	\$8,400	\$1,200
\$256,001 to \$260,000	\$9,700	\$8,500	\$1,200
\$260,001 to \$264,000	\$9,800	\$8,600	\$1,200
\$264,001 to \$270,000	\$9,900	\$8,700	\$1,200
\$270,001 to \$273,000	\$10,000	\$8,800	\$1,200
\$273,001 to \$275,000	\$10,100	\$8,900	\$1,200
\$275,001 to \$280,000	\$10,200	\$9,000	\$1,200
\$280,001 to \$285,000	\$10,300	\$9,100	\$1,200
\$285,001 to \$290,000	\$10,400	\$9,200	\$1,200

ANNUAL SALARY	Issue and participation limits - Up to and including \$15,000 monthly income benefit (from all sources - individual, association, group long-term disability)		
	SELF-EMPLOYED (not eligible for employment insurance benefits available)	EMPLOYEES	
		Amount available with any start date	Additional amount available with 120 day start date
\$290,001 to \$295,000	\$10,500	\$9,300	\$1,200
\$295,001 to \$298,000	\$10,600	\$9,400	\$1,200
\$298,001 to \$300,000	\$10,700	\$9,500	\$1,200
Over \$300,000			
\$300,001 to \$310 000	\$10,800	\$9,600	\$1,200
\$310,001 to \$315 000	\$10,900	\$9,700	\$1,200
\$315,001 to \$320,000	\$11,000	\$9,800	\$1,200
\$320,001 to \$325,000	\$11,100	\$9,900	\$1,200
\$325,001 to \$329,000	\$11,200	\$10,000	\$1,200
\$329,001 to \$335,000	\$11,300	\$10,100	\$1,200
\$335,001 to \$339,000	\$11,400	\$10,200	\$1,200
\$339,001 to \$345,000	\$11,500	\$10,300	\$1,200
\$345,001 to \$350,000	\$11,600	\$10,400	\$1,200
\$350,001 to \$352,000	\$11,700	\$10,500	\$1,200
\$352,001 to \$353,000	\$11,800	\$10,600	\$1,200
\$353,001 to \$355,000	\$11,900	\$10,700	\$1,200
\$355,001 to \$356,000	\$12,000	\$10,800	\$1,200
\$356,001 to \$357,000	\$12,100	\$10,900	\$1,200
\$357,001 to \$358,000	\$12,200	\$11,000	\$1,200
\$358,001 to \$359,000	\$12,300	\$11,100	\$1,200
\$359,001 to \$ 400,000	\$12,400	\$11,200	\$1,200
Over \$400,000			
\$400,001 to \$403,000	\$12,500	\$11,300	\$1,200
\$403,001 to \$400,000	\$12,600	\$11,400	\$1,200
\$405,001 to \$406,000	\$12,700	\$11,500	\$1,200
\$406,001 to \$410,000	\$12,800	\$11,600	\$1,200
\$410,001 to \$420,000	\$12,900	\$11,700	\$1,200
\$420,001 to \$425,000	\$13,000	\$11,800	\$1,200
\$425,001 to \$430,000	\$13,100	\$11,900	\$1,200
\$430,001 to \$435,000	\$13,200	\$12,000	\$1,200
\$435,001 to \$440,000	\$13,300	\$12,100	\$1,200
\$440,001 to \$450,000	\$13,400	\$12,200	\$1,200
\$450,001 to \$455,000	\$13,500	\$12,300	\$1,200
\$455,001 to \$460,000	\$13,600	\$12,400	\$1,200
\$460,001 to \$465,000	\$13,700	\$12,500	\$1,200

ANNUAL SALARY	Issue and participation limits - Up to and including \$15,000 monthly income benefit (from all sources - individual, association, group long-term disability)		
	SELF-EMPLOYED (not eligible for employment insurance benefits available with any start date)	EMPLOYEES	
		Amount available with any start date	Additional amount available with 121 day start date
\$465,001 to \$470,000	\$13,800	\$12,600	\$1,200
\$470,001 to \$475,000	\$13,900	\$12,700	\$1,200
\$475,001 to \$480,000	\$14,000	\$12,800	\$1,200
\$480,001 to \$485,000	\$14,100	\$12,900	\$1,200
\$485,001 to \$490,000	\$14,200	\$13,000	\$1,200
\$490,001 to \$493,000	\$14,300	\$13,100	\$1,200
\$493,001 to \$495,000	\$14,400	\$13,200	\$1,200
\$495,001 to \$498,000	\$14,500	\$13,300	\$1,200
\$498,001 to \$500,000	\$14,600	\$13,400	\$1,200
Over \$500,000			
\$500,001 to \$510,000	\$14,700	\$13,500	\$1,200
\$510,001 to \$520,000	\$14,800	\$13,600	\$1,200
\$520,001 to \$530,000	\$14,900	\$13,700	\$1,200
\$530,001 to \$550,000	\$15,000	\$13,800	\$1,200